



Subject: Competition and the Real Estate Workshop" -- Comment, Project No. V050015

To Whom it May Concern,

My name is Ken Rubman and I am the broker for Access Homes Realty Inc in Coral Springs. I am 53 years old and have worked my entire life in the corporate world in the Telecom, Advertising and Personal Products industry. Real Estate has as much or more competition than any industry I have ever seen.

What gets all the press lately is how the prices of homes have skyrocketed and Realtors are making all this money and not doing anything to earn it.

What does NOT make the papers are the following scenarios:

- ✚ FSBO sells house UNDER market because he has no idea what market is
- ✚ FSBO gives up money all along the way ... during the initial negotiations, at the inspection, at the appraisal, etc.
- ✚ FSBO sale never closes because no one knows what they are doing.
- ✚ And my personal favorite is when a Realtor does bring the buyer the Realtor has to do the work for both sides because he/she knows what to do. So now the Realtor does double the work for half the commission and has all the liability. This is true for both a FSBO or these FLAT FEE brokers who list the home on the MLS and offer no other support.

The negative stories never make the paper or press because the seller is either too embarrassed to say anything or doesn't know and many times because a Realtor stepped in to help. You should talk to the many people the Realtors help, not just the few that said they didn't need a Realtor.

Lastly, competition in Real Estate. There are almost 10,000 Realtors at my local board. EVERYONE in Florida knows a Realtor. When I go on the listing presentation, I usually compete against 3 or 4 or 5 agents. The consumer has tons of options on how to sell their home but if they are smart and choose a Realtor they get experience and expertise. Getting a listing on the MLS is definitely a perk. It is a perk that the local Realtors have created and maintained. It is not free to maintain and should never be given away. **Tell me another industry that publicly posts its' contacts and database.**

Realtors have been helping families buy and sell their biggest asset for decades, and doing a pretty fine job. A few complaints against millions of sales should be expected.


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